

**YADKIN VALLEY BANK&TRUST CO**

	CPP Disbursement Date 01/16/2009	Cert 19861	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,110	\$2,298	8.9%		
Loans	\$1,726	\$1,651	-4.4%		
Construction & development	\$365	\$301	-17.5%		
Closed-end 1-4 family residential	\$220	\$225	2.5%		
Home equity	\$203	\$209	3.3%		
Credit card	\$3	\$0	-100.0%		
Other consumer	\$42	\$38	-8.5%		
Commercial & Industrial	\$219	\$199	-9.1%		
Commercial real estate	\$557	\$597	7.2%		
Unused commitments	\$306	\$279	-8.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$78	\$210	167.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$106	\$88	-16.3%		
Cash & balances due	\$92	\$230	149.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$254	\$352	38.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$250	\$379	51.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,930	\$2,118	9.8%		
Deposits	\$1,826	\$2,021	10.7%		
Total other borrowings	\$89	\$84	-4.9%		
FHLB advances	\$39	\$39	-0.1%		
Equity					
Equity capital at quarter end	\$181	\$180	-0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$34	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	7.0%	--		
Tier 1 risk based capital ratio	9.0%	9.2%	--		
Total risk based capital ratio	10.3%	10.5%	--		
Return on equity <sup>1</sup>	9.2%	2.6%	--		
Return on assets <sup>1</sup>	0.8%	0.2%	--		
Net interest margin <sup>1</sup>	3.8%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	134.1%	57.7%	--		
Loss provision to net charge-offs (qtr)	35.8%	47.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.1%	3.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.7%	8.6%	1.5%	2.6%	--
Closed-end 1-4 family residential	2.9%	3.5%	0.0%	0.4%	--
Home equity	0.9%	1.5%	0.3%	0.2%	--
Credit card	0.2%	0.0%	0.4%	0.0%	--
Other consumer	1.1%	1.3%	1.1%	0.4%	--
Commercial & Industrial	1.6%	1.7%	0.6%	0.7%	--
Commercial real estate	1.1%	3.8%	0.1%	0.4%	--
Total loans	2.1%	4.0%	0.5%	0.8%	--